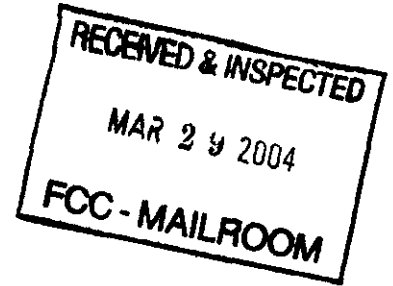


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**EX PARTE**

March 24, 2004

Ms. Marlene H. Dortch  
Secretary  
Federal Communications Commission  
455 12<sup>th</sup> Street, S.W.  
Washington, D.C. 20554

Re Notice of Ex Parte Presentation  
CG Docket No. 02-248

Dear Ms. Dortch:

Jim Pickard of Mass Marketing Insurance Group and I met on March 3, 2004 with Erica McMahon, Gene Fullano and June Taylor of the Consumer and Governmental Affairs Bureau regarding the referenced matter.

During the meeting, which lasted for one hour, we discussed the extent to which an "established business relationship" that exists between a seller, specifically a bank, and an individual whose telephone number is on the national Do Not Call List may be used by an affiliate of the bank to call the individual to market insurance products to the individual. We explained how banks market insurance products and how bank marketing operations and customer relationships are uniquely affected by the scope of the established business relationship exception.

Sincerely,

Chrys D. Lemon

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